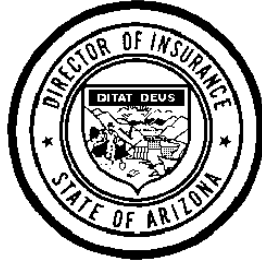


2002
PERSONAL LINES⁺
INSURANCE
COMPLAINT RATIOS



Janet Napolitano
Governor

Charles R. Cohen
Director of Insurance

State of Arizona
Department of Insurance
2910 N. 44th Street, Second Floor
Phoenix, AZ 85018-7256
Phoenix (602) 912-8444
Statewide (800) 325-2548
Tucson (520) 628-6370

⁺ *Personal lines* refers to types of insurance that cover personal automobiles, homes, and other personal property or liabilities.

IMPORTANT NOTE!

Although the Arizona Department of Insurance receives many complaints against insurers each year, ***not every complaint received by the Department proves to be justified upon investigation.*** The ratios published in this pamphlet represent the number of written personal lines complaints received by the Department during 2002 for each 1,000 exposures an insurer has in force.

Some insurance companies issue one automobile policy per vehicle insured while other companies issue a single policy covering multiple vehicles. Companies that issue one automobile policy covering only one vehicle per policy are indicated with an asterisk (*). Companies that issue one automobile policy for multiple vehicles may have a lower complaint ratio than companies who issue one policy per vehicle. A ratio for a particular company, taken alone, has no absolute meaning. However, they are informative when viewed in comparison to each other.

The Department obtains exposure figures from each insurer. In publishing the information in this pamphlet, the Department makes no distinction between insurers that write preferred, standard, or non-standard business. Insurers with fewer than 4,500 exposures have been excluded from this pamphlet.

Exposures refers to the total number of covered vehicles, homes and other personal property or liabilities.

This brochure should be used in conjunction with the Premium Comparison Brochures, also published by the Department. These publications may be obtained by contacting us at the numbers listed in the front cover of this brochure or via our website address. In addition to using these brochures to comparison shop for insurance, consumers should consider the insurer's service to policyholders, its reputation and the type of insurance contract and coverage available. The Department strongly recommends that consumers consult their professional insurance producers about coverage details.

Persons with a disability may request that materials be presented in an alternative format by contacting the ADA Coordinator at (602) 912-8456. Requests should be made as early as possible to allow time to procure the materials in an alternate format.

PERSONAL LINES COMPLAINT RATIO FOR 2002 CALENDAR YEAR

COMPANY NAME	# OF PERSONAL LINES EXPOSURES	# OF PERSONAL LINES COMPLAINTS	RATIO** OF COMPLAINTS PER 1,000 EXPOSURES
VICTORIA AUTOMOBILE INS CO	12,325	0	0.000
GLENS FALLS INS CO, THE	8,818	0	0.000
FIDELITY AND CASUALTY CO OF NEW YORK	8,811	0	0.000
MARKEL AMERICAN INS CO	8,778	0	0.000
* GUIDEONE SPECIALTY MUTUAL INS CO	7,467	0	0.000
* VESTA INS CORP	6,414	0	0.000
* AEGIS SECURITY INS CO	5,606	0	0.000
GENERAL INS CO OF AMERICA	4,825	0	0.000
UNIGARD INS CO	16,267	1	0.061
USAA CASUALTY INS CO	135,067	10	0.074
CENTRAL MUTUAL INS CO	12,135	1	0.082
OWNERS INS CO	12,033	1	0.083
ALLSTATE PROPERTY AND CASUALTY INS CO	93,140	8	0.086
PRUDENTIAL GENERAL INS CO	11,352	1	0.088
* FIRST COMMUNITY INS CO	11,163	1	0.090
ALLSTATE INDEMNITY CO	98,508	9	0.091
AMICA MUTUAL INS CO	20,292	2	0.099
* MID-CENTURY INS CO	212,814	21	0.099
* VOYAGER PROPERTY AND CASUALTY INS CO	9,799	1	0.102
* STATE FARM FIRE AND CASUALTY CO	555,445	58	0.104
PACIFIC INDEMNITY CO	9,514	1	0.105
METROPOLITAN GROUP PROPERTY AND CASUALTY INS CO.	27,055	3	0.111
GEICO GENERAL INS CO	81,073	9	0.111
HARTFORD UNDERWRITERS INS CO	62,191	7	0.113
UNITED SERVICES AUTOMOBILE ASSOCIATION	202,977	23	0.113
FOREMOST PROPERTY AND CASUALTY INS CO	17,467	2	0.115
* AMERICAN FAMILY HOME INS CO	17,304	2	0.116
STARNET INS CO	32,720	4	0.122
* STATE FARM MUTUAL AUTOMOBILE INS CO	602,502	81	0.134
UNION INS CO OF PROVIDENCE	6,474	1	0.154
COUNTRY PREFERRED INS CO	18,322	3	0.164
GEICO INDEMNITY CO	35,154	6	0.171
* AMERICAN RELIABLE INS CO	34,615	6	0.173
* PROPERTY AND CASUALTY INS CO OF HARTFORD	22,011	4	0.182
UNIGARD INDEMNITY CO	5,313	1	0.188
GUARANTY NATIONAL INS CO	26,461	5	0.189
METROPOLITAN DIRECT PROPERTY AND CASUALTY INS CO.	5,043	1	0.198
DAIRYLAND INS CO	39,967	8	0.200
AMCO INS CO	9,877	2	0.202
* FIRST AMERICAN PROPERTY & CASUALTY INS CO	4,930	1	0.203
* AMERICAN FAMILY MUTUAL INS CO	478,704	99	0.207
NATIONAL GENERAL INS CO	23,770	5	0.210
NATIONAL GENERAL ASSURANCE CO	14,259	3	0.210
FIREMAN'S FUND INS CO	4,751	1	0.210
CALIFORNIA CASUALTY INDEMNITY EXCHANGE	4,734	1	0.211
PROGRESSIVE CLASSIC INS CO	118,136	25	0.212
CALIFORNIA CASUALTY INS CO	27,388	6	0.219

** { (# of Complaints / Total Exposures) * 1000 }

PERSONAL LINES COMPLAINT RATIO FOR 2002 CALENDAR YEAR

COMPANY NAME	# OF PERSONAL LINES EXPOSURES	# OF PERSONAL LINES COMPLAINTS	RATIO** OF COMPLAINTS PER 1,000 EXPOSURES
AMERICAN COMMERCE INS CO	48,937	11	0.225
HARTFORD CASUALTY INS CO	30,369	7	0.230
* AMERICAN STANDARD INS CO OF WISCONSIN	106,200	25	0.235
ECONOMY PREMIER ASSURANCE CO	8,488	2	0.236
COUNTRY MUTUAL INS CO	54,309	13	0.239
AMERICAN NATIONAL PROPERTY AND CASUALTY CO	24,770	6	0.242
PHOENIX INDEMNITY INS CO	53,588	13	0.243
* AMERICAN EQUITY INS CO	12,321	3	0.243
GOVERNMENT EMPLOYEES INS CO	44,993	11	0.244
WESTERN AGRICULTURAL INS CO	64,752	16	0.247
* FARMERS INS EXCHANGE	24,232	6	0.248
PROGRESSIVE PALOVERDE INS CO	78,994	20	0.253
* SCOTTSDALE INS CO	11,825	3	0.254
PROGRESSIVE CASUALTY INS CO	90,044	23	0.255
* SHELBY CASUALTY INS CO	7,787	2	0.257
ALLSTATE INS CO	351,276	98	0.279
* YOSEMITE INS CO	7,009	2	0.285
SAFEWAY INS CO	54,831	16	0.292
TRAVELERS INDEMNITY CO OF ILLINOIS, THE	6,852	2	0.292
TITAN INS CO	51,376	15	0.292
SAFECO INS CO OF AMERICA	61,683	19	0.308
CONTINENTAL INS CO, THE	55,001	17	0.309
21ST CENTURY INS CO OF ARIZONA	25,708	8	0.311
GE PROPERTY & CASUALTY INS CO	15,601	5	0.320
AMEX ASSURANCE CO	24,954	8	0.321
AUTO-OWNERS INS CO	8,922	3	0.336
NATIONAL ALLIANCE INS CO	5,939	2	0.337
FOREMOST INS CO OF GRAND RAPIDS, MI	41,418	14	0.338
* FARMERS INS CO OF ARIZONA	792,564	280	0.353
AMERICAN MODERN HOME INS CO	16,896	6	0.355
LIBERTY MUTUAL FIRE INS CO	64,262	23	0.358
REGAL INS CO	5,536	2	0.361
SENTRY INS A MUTUAL CO	8,295	3	0.362
* CENTURY-NATIONAL INS CO	8,243	3	0.364
STANDARD FIRE INS CO	20,757	8	0.385
HARTFORD INS CO OF THE MIDWEST	118,642	51	0.430
AMERICAN BANKERS INS CO OF FLORIDA	49,177	23	0.468
AMERICAN FEDERATION INS CO	6,344	3	0.473
CSE SAFEGUARD INS CO	8,381	4	0.477
NATIONWIDE MUTUAL INS CO	18,290	9	0.492
GEICO CASUALTY CO	20,091	10	0.498
METROPOLITAN PROPERTY AND CASUALTY INS CO	11,945	6	0.502
INTEGON INDEMNITY CORP	7,609	4	0.526
HARTFORD FIRE INS CO	32,294	17	0.526
TOPA INS CO	23,385	13	0.556
EXECUTIVE RISK INDEMNITY INC.	7,040	4	0.568
GE CASUALTY INS CO	5,271	3	0.569

** { (# of Complaints / Total Exposures) * 1000 }

PERSONAL LINES COMPLAINT RATIO FOR 2002 CALENDAR YEAR

COMPANY NAME	# OF PERSONAL LINES EXPOSURES	# OF PERSONAL LINES COMPLAINTS	RATIO** OF COMPLAINTS PER 1,000 EXPOSURES
NATIONWIDE PROPERTY AND CASUALTY INS CO	5,040	3	0.595
GE INDEMNITY INS CO	13,352	8	0.599
METROPOLITAN CASUALTY INS CO	6,565	4	0.609
DEERBROOK INS CO	4,915	3	0.610
* TEACHERS INS CO	4,740	3	0.633
* AMERICAN SUMMIT INS CO	33,124	21	0.634
* BALBOA INS CO	10,492	7	0.667
BENCHMARK INS CO	14,976	10	0.668
PRUDENTIAL PROPERTY AND CASUALTY INS CO	78,851	55	0.698
AMERICAN INTERNATIONAL SOUTH INS CO	9,448	8	0.847
NATIONWIDE MUTUAL FIRE INS CO	16,344	14	0.857
TRAVELERS INDEMNITY CO OF AMERICA, THE	17,420	16	0.918
TWIN CITY FIRE INS CO	8,709	8	0.919
HARTFORD ACCIDENT AND INDEMNITY CO	6,849	7	1.022
AMERICAN HOME ASSURANCE CO	6,845	7	1.023
GE AUTO & HOME ASSURANCE CO	10,410	11	1.057
ATLANTA CASUALTY CO	6,540	7	1.070
CIVIL SERVICE EMPLOYEES INS CO	7,244	8	1.104
ILLINOIS NATIONAL INS CO.	5,314	6	1.129
WORKMEN'S AUTO INS CO	18,880	27	1.430
CLARENDON NATIONAL INS CO	4,696	7	1.491
AMERICAN INTERNATIONAL INS CO	9,269	14	1.510
FINANCIAL INDEMNITY CO	12,882	20	1.553

** { (# of Complaints / Total Exposures) * 1000 }